

PATENT
EXPRESS MAIL NO. EL513348915US
Attorney Docket No. LR001
Client/Matter No.68209.0001

COMBINED DECLARATION AND POWER
OF ATTORNEY FOR PATENT APPLICATION

DECLARATION:

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original and first and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled **SYSTEM AND METHOD FOR SECURED LOAN PROCESSING**, the specification of which is filed concurrently herewith.

The person named as inventor in this application is Edward Pinto.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, § 1.56(a).

No prior foreign application for patent or inventor's certificate has been filed.

No priority claim is made under 35 U.S.C. § 119 or 35 U.S.C. § 120.

POWER OF ATTORNEY:

As a named inventor, I hereby William J. Kubida, Reg. No. 29,664; Stuart T. Langley, Reg. No. 33,940; Carol W. Burton, Reg. No. 35,465; and Steven K. Barton, Reg. No. 36,445; Michael E. Byorick, Reg. No. 34131; Matthew G. Dyor, Reg. No. 45278; Steven C. Peterson, Reg. No. 36,238; and Sarah S. O'Rourke, Reg. No. 41,226 to prosecute this

application and transact all business in the Patent and Trademark Office connected therewith. Send all correspondence to: **Stuart T. Langley**, HOGAN & HARTSON L.L.P., One Tabor Center, 1200 Seventeenth Street, Suite 1500, Denver, Colorado 80202, and direct telephone calls to **Stuart T. Langley**, telephone number 720-406-5335.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Inventor's Full Name:	Edward J. Pinto
Inventor's Signature:	<i>Edward J. Pinto</i>
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